

Procedures to Collect Unpaid Real Estate Bills: Tax Collector's ☐ Phone: (781) 275-1517

Demand Bills:

Demand bills are issued after the due date of the 4th quarter payment on all outstanding accounts. Sending a demand is a prerequisite to pursuing certain collection remedies including tax takings.

The demand charge is \$10.00 [60:15(2)]. The interest rate is 14% on the unpaid amount, calculated from the due date of each quarter.

Warrant:

On bills remaining unpaid after the issuance of demands, the Town has the option of utilizing their Deputy Collector to serve a warrant to all outstanding accounts. This requires an in hand delivery or leaving a copy of warrant at a delinquents last known address. For this service, additional fees are added on to the account and become the responsibility of the taxpayer.

Tax Taking:

A city or town has the right to take title to the taxpayer's property and to undertake foreclosure proceedings when a taxpayer is delinquent in paying their local real estate or other local charges which constitute liens on the real estate (other local charges include water/sewer liens, sewer/street betterments and committed interest).

Once a year notices will go out to owners of outstanding accounts stating their property will be advertised for tax taking in the local newspaper. Approximately, 14 days before the tax taking, the collector will publish in the local newspaper a listing of accounts with date, time and place of taking.

The Collector on the date of taking, will prepare an Instrument of Taking and file in Middlesex South District Registry of Deeds. Fees, including interest to date of taking (calculate at 14% annually from due date of bill), advertising costs, preparation fees, demand, and filing fee will be added to the tax title account and must be paid by the owner before the lien is released. The interest charged on the tax title account is then calculated at 16% from the date of taking to

payment date.

The final payment of the tax title account will include a redemption fee. The Town will then file an Instrument of Redemption at Middlesex South District Registry of Deeds.

The Town may proceed with foreclosure if no effort is made to pay tax title account.